



KAIZEN INDUSTRIES  
Continuous Improvement for Today and Tomorrow

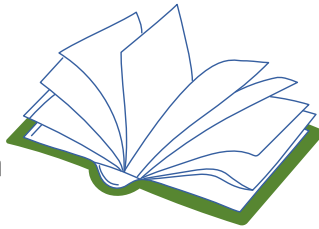
# No Spend Month

Create the habit of spending less than you earn!



## 1. Zero-Based Budgeting

- a. Did you assign every take home dollar a place to go?
- b. Did you find any money?



## 2. Month in Review

- a. What do we have on the calendar (birthdays, activities, etc.)?
- b. Take inventory of the Pantry and Fridge

## 3. Spending Allowed =4 Walls

- a. Food
- b. Shelter
- c. Transportation
- d. Clothing \*You probably have enough clothes!

## 4. Meal Plan

- a. Plan your meals for the month.
- b. If take out is built into your food budget you can still order your bi-weekly pizza. However, making it is highly encouraged.

## 5. Money Saved

- a. **Emergency Fund:** use to fund your \$1,000 Fund
- b. **Debt Snowball:** apply to smallest debt
- c. Create **Sinking Funds** for the house, car or holidays

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